

## Imaged Certificate of Notice Page 1 of 3

United States Bankruptcy Court  
Central District of CaliforniaIn re:  
Alma Edith De Dios Guzman  
DebtorCase No. 20-13208-VZ  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0973-2

User: admin  
Form ID: 318aPage 1 of 1  
Total Noticed: 10

Date Rcvd: Jul 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2020.

db +Alma Edith De Dios Guzman, 1742 E. 42nd Street, Los Angeles, CA 90058-1514  
 40221931 +ADS/Comenity/My Points Reward, P.O. Box 182120, Columbus, OH 43218-2120  
 40221932 +Bank of Missouri, 5109 S. Broadband Lane, Sioux Falls, SD 57108-2208  
 40221936 +LoanMe Inc., 1 City Blvd. W, Ste. 900, Orange, CA 92868-3654

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJMRUND.COM Jul 14 2020 09:38:00 Jason M Rund (TR), Sheridan & Rund,  
 840 Apollo Street, Suite 351, El Segundo, CA 90245-4762  
 smg EDI: EDD.COM Jul 14 2020 09:38:00 Employment Development Dept., Bankruptcy Group MIC 92E,  
 P.O. Box 826880, Sacramento, CA 94280-0001  
 smg EDI: CALTAX.COM Jul 14 2020 09:38:00 Franchise Tax Board, Bankruptcy Section MS: A-340,  
 P.O. Box 2952, Sacramento, CA 95812-2952  
 smg E-mail/Text: finance.bankruptcy@lacity.org Jul 14 2020 06:14:03 Los Angeles City Clerk,  
 P.O. Box 53200, Los Angeles, CA 90053-0200  
 40221935 EDI: HNDA.COM Jul 14 2020 09:38:00 Honda Financial Services, P.O. Box 60001,  
 City of Industry, CA 91716  
 40221933 +E-mail/Text: bknotice@ercbpo.com Jul 14 2020 06:15:52 Enhanced Recovery Company,  
 P.O.Box 57547, Jacksonville, FL 32241-7547

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

40221934\* +Enhanced Recovery Company, P.O.Box 57547, Jacksonville, FL 32241-7547

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 15, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2020 at the address(es) listed below:

Jason M Rund (TR) trustee@srlawyers.com, jrund@ecf.axosfs.com  
 Raymond Perez on behalf of Debtor Alma Edith De Dios Guzman rperezlaw.ela@gmail.com  
 United States Trustee (LA) ustpreion16.la.ecf@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1 Alma Edith De Dios Guzman  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7593**

EIN --\_-----

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Central District of California**

Case number: **2:20-bk-13208-VZ**

## Order of Discharge – Chapter 7

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**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Alma Edith De Dios Guzman

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 7/13/20

**Dated:** 7/13/20

**By the court:** Vincent P. Zurzolo  
United States Bankruptcy Judge

## Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**